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c. an authenticity checker, which determines whether there is a sufficient match between the output of a physiological identifier transducer attributable to a subject purporting to be a user and a physiological identifier in the first set.

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34. (New) A method according to claim 1, wherein obtaining personal information of such user includes obtaining data pertaining to one or more merchants.

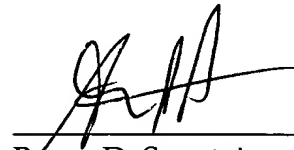
Remarks

The claims indicated above have been amended in order to claim the invention with greater clarity. It is believed that, except for claim 31, which adds a limitation appearing in claim 17, the scope of the claims has not been altered substantially. Support for "registration" in claim 1 appears, among other places, on page 9, at line 25. Similarly, the concept, in claims 1 and 17, of personal information being established by the user appears, among other places, on page 9, lines 27-29. Reference to the "enrollment phase" of claim 1 appears on page 11, lines 1-7. The limitation added in claim 31, as to conditions under which modification is permitted, similarly is disclosed in various places of the description and appeared in claims 1 and 17 as originally filed. New claim 34 specifies that the personal information may include data pertaining to one or merchants; support for this occurs on page 17, lines 6-10 ("a victim who has previously established a user data record ... may utilize the information in the user data record to reestablish identity with one or more merchants").

It is believed that all claims are condition for allowance, which is respectfully requested.

The Commissioner is hereby authorized to charge any fees that might be associated with this communication to Deposit Account No. 19-4972.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'B. Sunstein', written over a horizontal line.

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